

**United States Bankruptcy Court**  
Eastern District of Virginia  
701 East Broad Street  
Richmond, VA 23219

**Case Number** 14-35111-KRH  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sabrina Michelle Reynolds  
P.O. Box 3863  
Petersburg, VA 23805

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s).,(if any):

Debtor: xxx-xx-0376

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

Sabrina Michelle Reynolds is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: January 5, 2015

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Sabrina Michelle Reynolds  
 Debtor

Case No. 14-35111-KRH  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: admin  
 Form ID: B18

Page 1 of 2  
 Total Noticed: 42

Date Rcvd: Jan 06, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2015.

db  
 12562434 #+Sabrina Michelle Reynolds, P.O. Box 3863, Petersburg, VA 23805-3863  
 +City of Colonial Heights, Joy W. Moore, Treasurer, 201 James Ave.,  
 Colonial Heights, VA 23834-2803  
 12562435 +Comcast, 5401 Staples Mill Road, Henrico, VA 23228-5443  
 12562440 +Dr. Basil J. Friend II, DDS, 15806 Jefferson Davis Hwy, Colonial Heights, VA 23834-5202  
 12562441 +EZ Check Cashing, 2546 S. Crater Road, Petersburg, VA 23805-2410  
 12562442 +Fast Auto Loans, 3319 Oaklawn Boulevard, Hopewell, VA 23860-4703  
 12562444 +J.C. Christensen & Assoc., Inc, P.O. Box 519, Sauk Rapids, MN 56379-0519  
 12562448 +KTA Debt Recovery Services, P.O. Box 753, Dinwiddie, VA 23841-0753  
 12562447 +Kramer, Linkie & Taylor, LLC, 9210 Corporate Blvd., Suite 350, Rockville, MD 20850-6498  
 12562450 +Monarch Recovery Management, 10965 Decatur Road, Philadelphia, PA 19154-3210  
 12562453 +Receivables Performance Mgmt., 20816 44th Ave. W, Lynnwood, WA 98036-7744  
 12562458 +Soloman and Soloman P.C., Five Columbia Circle, Albany, NY 12203-6374  
 12562459 +Southside OB-GYN, Inc., 600 S. Sycamore Street, Petersburg, VA 23803-5815  
 12562460 +Stern & Associates, P.A., 415 N Edgeworth St Ste 2, Greensboro, NC 27401-2071  
 12562461 +Sunrise Credit Services, Inc., P.O. Box 9100, Farmingdale, NY 11735-9100  
 12562465 +Verizon FiOS, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr  
 EDI: QBHMATSON.COM Jan 07 2015 02:28:00 Bruce H. Matson,  
 LeClair Ryan, A Professional Corporation, Riverfront Plaza, East Tower,  
 951 East Byrd Street, P.O. Box 2499, Richmond, VA 23218-2499  
 12562428 +Fax: 864-336-7400 Jan 07 2015 04:51:57 Advance America, 5224 Oaklawn Boulevard,  
 Hopewell, VA 23860-7336  
 12562429 +EDI: APPLIEDBANK.COM Jan 07 2015 02:28:00 Applied Card Bank, Attention: Bankruptcy,  
 P.O. Box 17125, Wilmington, DE 19850-7125  
 12562431 +EDI: CBCSI.COM Jan 07 2015 02:28:00 CBCS, P.O. Box 69, Columbus, OH 43216-0069  
 12562433 +E-mail/Text: jlezama@cigfinancial.com Jan 07 2015 02:34:36 CIG Financial,  
 6 Executive Cir., Irvine, CA 92614-6732  
 12562430 +E-mail/Text: cms-bk@cms-collect.com Jan 07 2015 02:33:29 Capital Management Services,LP,  
 698 1/2 South Ogden St., Buffalo, NY 14206-2317  
 12562432 +Fax: 614-760-4092 Jan 07 2015 04:41:57 CheckSmart, 3401 S Crater Rd,  
 Petersburg, VA 23805-9271  
 12562436 +EDI: CONVERGENT.COM Jan 07 2015 02:28:00 Convergent Outsourcing, Inc., 800 SW 39th St.,  
 P.O. Box 9004, Renton, WA 98057-9004  
 12562437 +EDI: CCS.COM Jan 07 2015 02:28:00 Credit Collection Services, Two Wells Avenue,  
 Newton Center, MA 02459-3246  
 12562439 EDI: DIRECTV.COM Jan 07 2015 02:28:00 DirecTV, P.O. Box 6550, Englewood, CO 80155-0000  
 12562438 +E-mail/Text: electronicbkydocs@nelnet.net Jan 07 2015 02:33:49 Dept Of Education/NelNet,  
 121 South 13th St, Lincoln, NE 68508-1904  
 12562443 +EDI: AMINFOFP.COM Jan 07 2015 02:28:00 First Premier Bank, 3820 N Louise Ave,  
 Sioux Falls, SD 57107-0145  
 12562445 EDI: JEFFERSONCAP.COM Jan 07 2015 02:28:00 Jefferson Capital System, LLC, 16 McLeland Rd.,  
 Saint Cloud, MN 56303-0000  
 12562446 EDI: JEFFERSONCAP.COM Jan 07 2015 02:28:00 Jefferson Capital Systems, 16 McLeland Rd,  
 Saint Cloud, MN 56303-0000  
 12562449 +EDI: MID8.COM Jan 07 2015 02:28:00 Midland Funding, 8875 Aero Dr Ste 200,  
 San Diego, CA 92123-2255  
 12562451 EDI: PRA.COM Jan 07 2015 02:28:00 Portfolio Recovery, Attn: Bankruptcy, P.O. Box 41067,  
 Norfolk, VA 23541-0000  
 12562454 +EDI: PHINRJMA.COM Jan 07 2015 02:28:00 RJM Acquisitions LLC,  
 575 Underhill Blvd. Suite 224, Syosset, NY 11791-4437  
 12562455 +EDI: RMCB.COM Jan 07 2015 02:28:00 RMCB, 4 Westchester Plaza, Suite 110,  
 Elmsford, NY 10523-3835  
 12562452 +E-mail/Text: colleen.atkinson@rmscollect.com Jan 07 2015 02:34:52 Receivable Management,  
 P.O. Box 8630, Richmond, VA 23226-0630  
 12562456 +EDI: NAVIENTFKASMSERV.COM Jan 07 2015 02:28:00 Sallie Mae, Attn: Claims Department,  
 P.O. Box 9500, Wilkes-Barre, PA 18773-9500  
 12562457 +EDI: NAVIENTFKASMSERV.COM Jan 07 2015 02:28:00 Sm Servicing, Attn: Claims Dept,  
 Po Box 9500, Wilkes Barre, PA 18773-9500  
 12562462 +EDI: AISTMBL.COM Jan 07 2015 02:28:00 T-Mobile Bankruptcy Team, PO Box 53410,  
 Bellevue, WA 98015-3410  
 12562463 +EDI: VACU.COM Jan 07 2015 02:28:00 Va Credit Union, P.O. Box 90010,  
 Richmond, VA 23225-9010  
 12562464 +EDI: AFNIVERIZON.COM Jan 07 2015 02:28:00 Verizon, P.O. Box 33078,  
 Saint Petersburg, FL 33733-8078  
 12562466 +EDI: WFFC.COM Jan 07 2015 02:28:00 Wells Fargo Dealer Srvs, P.O. Box 3569,  
 Rancho Cucamonga, CA 91729-3569  
 12562467 E-mail/Text: ebankruptcy@woodforest.com Jan 07 2015 02:34:06 Woodforest National Bank,  
 PO Box 7889, Spring, TX 77387-7889

TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

District/off: 0422-7

User: admin  
Form ID: B18

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Total Noticed: 42

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 08, 2015

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2015 at the address(es) listed below:

Bruce H. Matson bhmtrustee@leclairryan.com, bmatson@ecf.epiqsystems.com  
Robert B. Duke, Jr. on behalf of Debtor Sabrina Michelle Reynolds rdukelaw@gmail.com,  
thedeptlawgroupmail@gmail.com, DLGHearings@gmail.com, chadesimmons.legal@gmail.com,  
sherricwilmoth@gmail.com, 2debtlawgroup@gmail.com

TOTAL: 2